

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Lori A. Kipikasa  
Debtor

Case No. 17-04847-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: CKovach  
Form ID: 318

Page 1 of 2  
Total Noticed: 37

Date Rcvd: Jun 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2018.

db +Lori A. Kipikasa, 40 Eurana Avenue, Weatherly, PA 18255-1528  
cr +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982  
4995557 +Debt Recovery Solutions, 6800 Jericho Tpke., Suite 113F, Syosset, NY 11791-4401  
4995559 +Hamilton Law Group, P. O. Box 90301, Allentown, PA 18109-0301  
4995560 Hazleton General & Osteopathic, P. O. Box 1388, Kingston, PA 18704-0379  
4995561 Hazleton Imaging, 101 S. Church St., Hazleton, PA 18201-6279  
4995564 Law Offices of Tony Ross, 126 S. Main St., Pittston, PA 18640-1793  
4995565 +Lehigh Valley Health Network, 700 E. Broad St., Hazleton, PA 18201-6835  
4995568 +Nationstar Mortgage, P. O. Box 619094, Dallas, TX 75261-9094  
4995572 PNC Bank, P. O. Box 5570, Cleveland, OH 44101-0570  
4995571 PNC Bank, P. O. Box 1366, Pittsburgh, PA 15230-1366  
4995574 PPL Electric Utilities, 827 Hausman Rd., Allentown, PA 18104-9392  
5001781 Palmerton Community Ambulance Assoc, c/o Hamilton Law Group, PO Box 90301,  
Allentown, PA 18109-0301  
4995569 Penn Credit, P. O. Box 988, Harrisburg, PA 17108-0988  
4995570 +Penn Credit Corporation, 916 S. 14th St., Harrisburg, PA 17104-3425  
4995575 Quest Diagnostics, P. O. Box 740775, Cincinnati, OH 45274-0775  
4995577 +Trident Asset Management, P. O. Box 888424, Atlanta, GA 30356-0424  
4999484 +U.S. Department of Housing and Urban Development, 451 7th Street S.W.,  
Washington, DC 20410-0002  
5013950 +U.S. Dept. of HUD, 451 Seventh St. SW, Washington, DC 20410-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
tr +E-mail/Text: wschwab@ig7technology.com Jun 22 2018 19:00:12 William G Schwab (Trustee),  
William G Schwab and Associates, 811 Blakeslee Blvd Drive East, PO Box 56,  
Lehighton, PA 18235-0056

4995552 +EDI: AMEREXPR.COM Jun 22 2018 23:03:00 American Express, P. O. Box 981537,  
El Paso, TX 79998-1537  
4995553 EDI: CAPITALONE.COM Jun 22 2018 23:04:00 Capital One, P. O. Box 30285,  
Salt Lake City, UT 84130-0285  
4995554 +E-mail/Text: bankruptcy@cavps.com Jun 22 2018 19:00:05 Cavalry Portfolio Services,  
500 Summit Lake Dr., Suite 400, Valhalla, NY 10595-2322  
4995555 +EDI: CITICORP.COM Jun 22 2018 23:04:00 Citibank, P. O. Box 6500,  
Sioux Falls, SD 57117-6500  
4995556 EDI: RCSFNBMARIN.COM Jun 22 2018 23:03:00 Credit One Bank, P. O. Box 98873,  
Las Vegas, NV 89193-8873  
4995558 EDI: DISCOVER.COM Jun 22 2018 23:03:00 Discover Financial Services, P. O. Box 15316,  
Wilmington, DE 19850  
4999503 EDI: DISCOVER.COM Jun 22 2018 23:03:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025  
4995563 +EDI: RMSC.COM Jun 22 2018 23:04:00 J C Penney, Synchrony Bank, P. O. Box 965007,  
Orlando, FL 32896-5007  
4995562 EDI: RMSC.COM Jun 22 2018 23:04:00 J C Penney, Synchrony Bank, P. O. Box 965060,  
Orlando, FL 32896-5060  
4995566 +EDI: MID8.COM Jun 22 2018 23:03:00 Midland Credit Management Inc.,  
2365 Northside Dr., Ste. 300, San Diego, CA 92108-2709  
4995567 +EDI: MID8.COM Jun 22 2018 23:03:00 Midland Funding LLC, 2365 Northside Dr., Suite 300,  
San Diego, CA 92108-2709  
5004974 +EDI: MID8.COM Jun 22 2018 23:03:00 Midland Funding, LLC,  
Midland Credit Management Inc as agent, Midland Funding, LLC, PO Box 2011,  
Warren, MI 48090-2011  
4995573 EDI: PRA.COM Jun 22 2018 23:03:00 Portfolio Recovery Associates LLC, 120 Corporate Blvd.,  
Norfolk, VA 23502  
4996153 +EDI: PRA.COM Jun 22 2018 23:03:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
4995576 E-mail/Text: bankruptcy@remitcorp.com Jun 22 2018 19:00:01 Remit Corporation,  
36 W. Main St., Bloomsburg, PA 17815  
4995578 EDI: VERIZONCOMB.COM Jun 22 2018 23:04:00 Verizon, P. O. Box 28000,  
Lehigh Valley, PA 18002-8000  
4995579 +EDI: RMSC.COM Jun 22 2018 23:04:00 Wal-Mart, Synchrony Bank, P. O. Box 965024,  
Orlando, FL 32896-5024

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 24, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2018 at the address(es) listed below:

David S. Gellert on behalf of Debtor 1 Lori A. Kipikasa dsgrdg@ptdprolog.net  
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
bkgroup@kmlawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov  
William G Schwab (Trustee) schwab@uslawcenter.com,  
wschwab@iq7technology.com;ecf@uslawcenter.com

TOTAL: 4

**Information to identify the case:**Debtor 1 **Lori A. Kipikasa**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6203**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

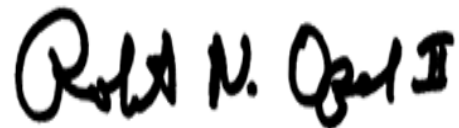
EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:17-bk-04847-RNO****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Lori A. Kipikasa

**By the  
court:**Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: CKovach, Deputy Clerk

June 22, 2018**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**